

齐欣-申根轻松游月桂计划

出单号 Issure No.:190829022250001	出单日期 Date of Issure:2019-08-29 16:56:01(BJT)
生效日 Policy Effective Date:2019-10-30 00:00:00(BJT)	到期日 Policy Expiry Date:2019-11-13 23:59:59(BJT)
投保人 Policyholder:凭证 PingZheng	目的地 Destination:澳大利亚 Australia

保障利益 / Benefits	保额 / Limit(RMB)
意外身故及伤残 Accidental death and disability	500, 000
公共交通工具意外伤害 Common carrier accidental death and disability	200, 000
医疗费用(意外及突发急性病医疗费用,含门诊及住院,0兔赔,100%赔付) Medical reimbursement(accident and acute sickness, outoatient service, Deductible is 0,100%payment)	400, 000
亲属慰问探访费用补偿 Compassionate visit of family members	10, 000
紧急医疗运送送返 Emergency medical evacuation and repatriation	500, 000
身故遗体送返(其中丧葬保险金以2万元为限) Repatriation of remains (the funeral solarium is limited to RMB 20000)	300, 000
旅行延误(每5小时赔偿100元,以保额为限) Travel delays (100 per 5 hours, subject to coverage)	300
行李延误(每6小时赔付500元,以保额为限) Baggage allowance (RMB500 per 6 hours, limited to insured amount)	1, 500
旅行证件损失保障 Loss of travel documents	1,000
个人随身财产(每件或每套行李限额1000元) Loss of personal effects (1,000 limit per item, except for mobile phones and tablet computers)	1,000
签证拒签保障 Visa reject	900
个人责任 Personal liability.	100, 000

备注:

- * 本保险计划所有保险责任、责任免除及相关事项均以《旅行人身意外伤害保险条款》及其附加险条款为准。 All insurance benefits, exclusions and relevant conditions of the insurance shall be subject to the terms and conditions stated in "Individual Travel Accident Insurance".
- * 承保年龄为出生后0至85周岁,以申请时被保险人的周岁年龄为准。71至85周岁的被保险人,其涉及"意外身故、残疾保障"、"公共交通工具意外保障"、"急性病身故保障"和"医疗费用保障"(包括疾病及意外医疗)的保险金额为上表所载金额的一半,保险费维持不变。 Insured Persons must be from 0 to 85 years of age inclusive upon effective. For any Insured Person aged from 71 to 85 years old, half Maximum Limit under "Accidental death & disablement", "Common carrier accident death & disablement", "Acute sickness death" and "Medical reimbursement" (including sickness and accident) benefit applies and the premium remains unchanged.
- * 按中国银保监会规定,10周岁以下的未成年人累计身故保险金额不得超过人民币20万元;10至17周岁的未成年人累计身故保险金额不得超过人民币50万元。若未成年被保险人的保险金额超过上述规定,则以上述规定的保险金额为限。 According to the China Banking Regulatory Commission, the insured amount of the minors under 10 years of age shall not exceed RMB 200 thousand yuan; the insured amount of the minors from 10 to 17 years old shall not exceed 500 thousand yuan. If the insured amount of the underage insured exceeds the above provisions, the insurance amount stipulated above shall be limited.
- * 本保险仅承保在中华人民共和国大陆地区以外的境外地区(包含香港、澳门、台湾地区)旅行期间的保险责任。 This insurance plan is cover overseas travel and including Hong Kong, Macau and Taiwan
- * 在任何情况下,本保险不承保任何直接或间接前往或途径索马里、利比亚、利比里亚、叙利亚、阿富汗、南北苏丹、刚果民主共和国、伊拉克、中非、也门,巴勒斯坦以及投保时已经处于战争状态或已被宣布为紧急状态的国家或地区,或在上述国家或地区旅行期间发生的保险事故。 Under any circumstances, this policy does not cover any trips directly or indirectly to the following countries:

 Somalia, Libya, Liberia, Syria, Afghanistan, North and south of Sultan, the Democratic Republic of Congo, Iraq, Central Africa, Yemen, Palestine and other countries or districts under warfare status or have declared a state of emergency when apply for the insurance, or accident occur in the above-mentioned countries or districts during the travel.
- * 本保险产品的单次承保最长期间为183天。 The maximum length of each overseas insured trip is 183 days.
- * 在中国境内(不含港澳台)的外籍人士购买本产品需满足:在中国境内要有工作证或居住证。不承保回原国籍。 The foreigners who comforming to the rules which should have a work permit or residence permit in China can insure this insurance, no other special conditions, but the insurance will not cover the foreigners when return to the original nationality.
- * 本保险产品为本保险单所载之被保险人在旅行期间提供24小时的保险保障,涵盖地区包括但不限于俄罗斯、英国、美国、加拿大、澳大利亚、新西兰、韩国、日本以及香港、澳门和台湾等国家和地区以及所有申根国家包括但不限于奥地利、比利时、丹麦、芬兰、法国、德国、冰岛、意大利、希腊、卢森堡、荷兰、挪威、葡萄牙、西班牙、瑞典、瑞士、波兰、捷克、爱沙尼亚、立陶宛、斯洛伐克、匈牙利、斯洛文尼亚、拉脱维亚、列支敦士登公园、法属波利尼西亚及马耳他等国家和地区。 The insurance products for the insurance specified insured insurance for 24 hours during the tour covers areas including but not limited to the Russia, Britain, United States, Canada, Australia, New Zealand, South Korea, Japan, Hongkong, Macao and Taiwan and other countries and regions of Schengen and all countries including but not limited to Austria, Belgium, Denmark, Finland, France, Germany, Iceland, Italy, Greece, Luxemburg, Holland, Norway, Portugal, Spain, Sweden, Switzerland, Poland, Czech, Estonia, Lithuania, Slovakia, Hungary, Slovenia, Liechtenstein, Latvia Park, French Polynesia and Malta and other countries and regions.
- * 签证拒签补偿的保险期间为投保后次日凌晨00:00起至被保险人实际出行前一天的23:59:59止。 The Visa Reject insurance peroid is from the next morning 00:00 to the insured when travel the day before 23:59:59.
- * 本公司赔付被保险人因被使领馆拒签,实际已支付但无法退还的签证费用。 This insurance pay the expense that insured was rejected by the consulate and has actually paid the fee but not refundable
- * 保单的投保时间必须在被保险人向使领馆递交签证申请(包括网上申请、支付签证费用、递交签证材料)前,否则保险公司将不承担相关保险责任。 The insured and effective time of the policy must before the insured person submit the visa application to the embassy or consulate (including online application, pay the visa fee, submit the visa materials), otherwise the insurance company will not insurance the liability.
- *本产品仅承保一次签证拒签的签证费用。 This product is offer protection for Visa refusal only once.
- * 如被保险人曾经被任意国家拒签,投保本产品不享受拒签补偿保障。 If the insured has ever been refused by any country, this product is not insured for compensation.
- * 本保险产品承保的签证拒签保障仅承保申根国家的签证,本保险公司不承担被保险人办理其他国家或地区的签证导致拒签的损失。 The Visa reject of this plan is only for the Schengen visa reject.
- * 被保险人故意做出的危险性行为而导致的意外伤害事故,保险公司不承担保险责任,危险性行为包括但不限于:不听从导游、领队、教练或现场安全人员的要求及劝阻;违反景区或当地的警示/禁令标示;违规进入国家或当地政府明令禁止的线路或地区等。 Accident caused the behavior risk insured deliberately make the insurance company does not assume insurance responsibility, risk behavior including but not limited to: listen to the tour guide and the coach, or on-site security personnel requirements and discourage violation or local area; warning / ban signs; illegal entry into the national or local government banned forbidden line or area etc..
- * 本保险计划中签证拒签保障的终止日期以递交签证材料之日起至第30个自然日终止为准。 The expiration date of visa refusal guarantee in this insurance plan shall be from the date of submission of visa materials to the 30th natural day.



保单在线查询

24小时紧急救援和医疗安排服务热线

Website www.qhins.com 24-hour Emergenct Rescue and Medical Arrangerment Hotline 4006-099-366 (境内)

+861089180676(境外)

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sion shall prevail.



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投保人 Policyholder:凭证 PingZheng	目的地 Destination:澳大利亚 Australia

- * 本保险产品不承保包机及包船业务(包机及包船业务定义为人数超过150人乘坐的单架飞机或单艘游船业务)。 This insurance product does not cover charter and charter business (charter and charter business is defined as a single aircraft or cruise ship business with more than 150 passengers)
- * 若同一个被保险人为同一旅行自愿投保由本保险公司所承保的多份综合保险(不包括团体保险),且在不同保障产品中有相同保险利益的,则本保险公司仅按其中保险金额最高者做出赔偿,并退还其它保险项 下已收取的相应保险利益的保险费。 If the same insured volunteers to insure multiple comprehensive insurance (excluding group insurance) insured by this insurance company for the same trip and has the same insurance interests in different products, the insurance company will only compensate those who have the highest amount of insurance and refund the premiums of corresponding insurance interests already collected under other insurance items.
- * 被保险人从中华人民共和国境内出发至境外旅行时,旅行延误/航班延误和行李延误仅承保被保险人搭乘直飞境外的国际航班时发生的延误(国内转机延误不属于保险范围)。 When the insured departs from the territory of the People's Republic of China to travel abroad, travel delays/flight delays and baggage delays only cover delays when the insured takes direct flights abroad (domestic transfer delays are not covered by insurance).
- * 本保险合同所载各项保险利益不承保投保人或者被保险人在投保时或者为该次旅行预订相关旅行服务时已获知或已存在可能导致发生该保单上所载任何一项保险事故的情况或者条件,包括但不限于旅行服务供应商、政府、其他第三方机构已经宣布或已经发生的任何恶劣天气、自然灾害、罢工或旅行目的地的突发传染病、军事演习。 The insurable interests contained in this insurance contract are not insured by the insured or the insured who, at the time of insurance or when booking relevant travel services for the trip, has been aware of or has conditions which may lead to any insurance accident contained in this insurance policy, including, but are not limited to, any announcement or occurrence by the travel service provider, the government or other third party organizations. Bad weather, natural disasters, strikes or sudden infectious diseases at travel destinations, military exercises.
- * 自2019年8月30日起,本产品旅行延误保额调整为300元,每5小时赔偿100元,以保额为限。 Since 30 August 2019, The travel delay insurance of this product is adjusted to RMB300, Compensation of RMB100 per 5 hours is limited to the amount guaranteed.

被保险人 Insured	证件号码 ID No.	出生日期 DOB	受益人 Beneficiary	保费 Premium(RMB)
凭证 PingZheng	AS12121212	1986-06-18	法定	140
总保费			140	



保单在线查询

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